

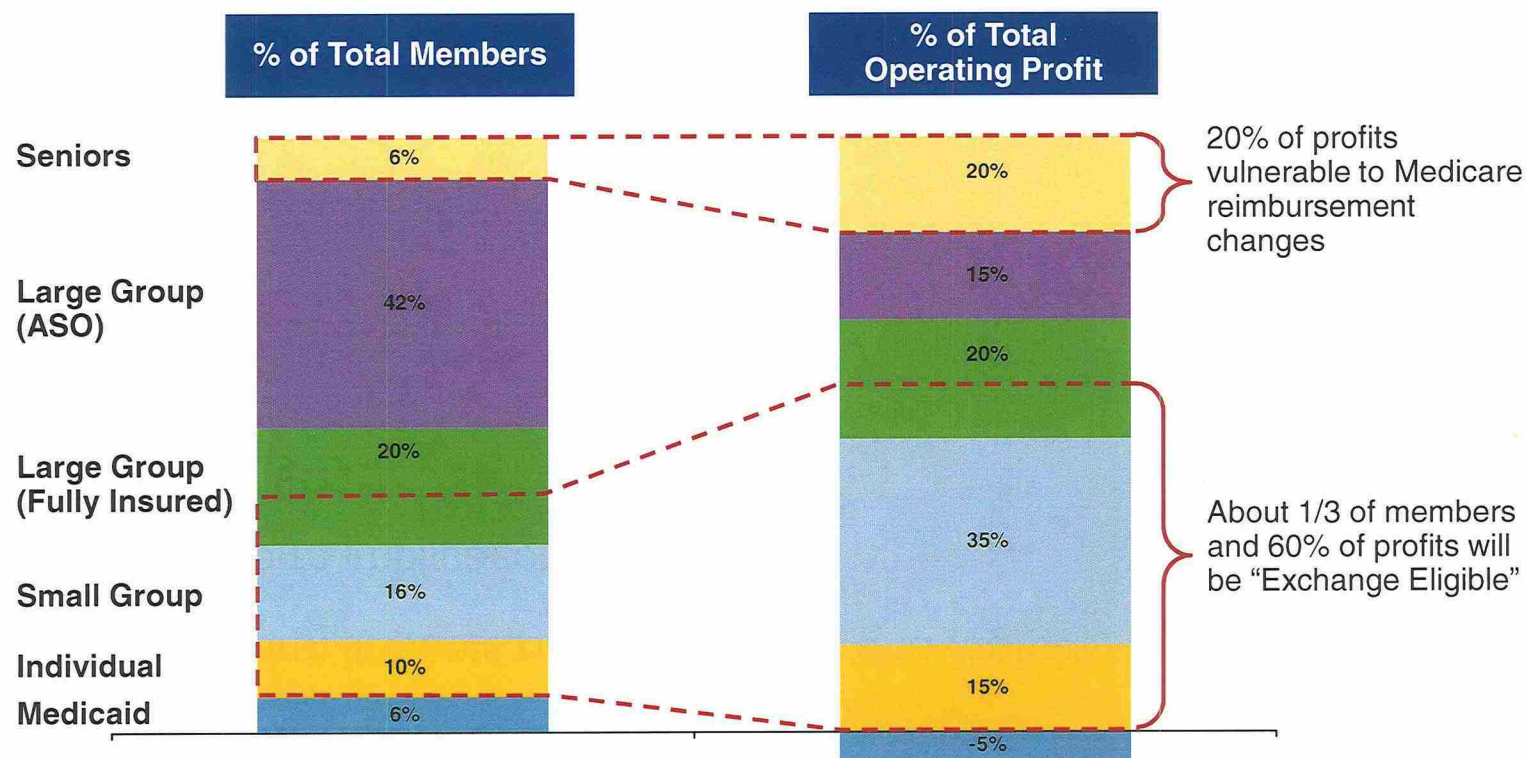
# **EXHIBIT**

# **G**

**Health Care Reform:  
A Market Impact**

**A typical health plan will experience major disruption to existing profit centers. 40% of members and 80% of profits are vulnerable.**

### Current Profile of a “Typical” Multi-Segment Health Plan



#### Key questions:

- How quickly will employers migrate to a retail, defined-contribution market?
- How much will profits change if insurers take an “incremental approach” to reform?